

Information to identify the case:

Debtor 1	Carl Savage	Social Security number or ITIN	xxx-xx-0568
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-13694-SLM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carl Savage
fka Carl E. Savage

5/28/25

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Carl Savage
Debtor

Case No. 20-13694-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 3

Date Rcvd: May 28, 2025

Form ID: 3180W

Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2025:

Recip ID	Recipient Name and Address
db	+ Carl Savage, 332 Hudson Avenue, Hopatcong, NJ 07843-1756
518746181	+ Kentucky Higher Education, Assitance Authority, Po Box 798, Frankfort, KY 40602-0798
518746183	+ New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046
518746184	+ New Rez LLC, c/o Shellpoint Mortgage Serv, Po Box 740039, Cincinnati, OH 45274-0039
518746186	+ State of New Jersey HESSA, 4 Quakerbridge Plaza, Po Box 548, Trenton, NJ 08625-0548

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 28 2025 21:02:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 28 2025 21:02:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: enotifications@santanderconsumerusa.com	May 28 2025 21:02:00	Santander Consumer USA Inc., dba Chrysler Capital, PO Box 961278, Ft. Worth, TX 76161-0278
cr	+ EDI: PRA.COM	May 29 2025 00:46:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518746172	Email/Text: ebnbankruptcy@ahm.honda.com	May 28 2025 21:02:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518750621	Email/Text: ebnbankruptcy@ahm.honda.com	May 28 2025 21:02:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518819210	^ MEBN	May 28 2025 21:01:52	American Education Services, PO Box 8183, Harrisburg, PA 17105-8183
518746171	+ Email/Text: bncnotifications@pheaa.org	May 28 2025 21:01:00	American Education Svc, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
518746173	+ EDI: CAPITALONE.COM	May 29 2025 00:46:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518746174	+ Email/Text: bankruptcy.notifications@fisglobal.com	May 28 2025 21:02:00	Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1595
518791221	+ Email/Text: enotifications@santanderconsumerusa.com	May 28 2025 21:02:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
518746175	+ EDI: WFNNB.COM	May 29 2025 00:46:00	Comenitycapital/bjsclb, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518746176	+ EDI: WFNNB.COM	May 29 2025 00:46:00	Comenitycapital/yrtui, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

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518746177	EDI: DISCOVER	May 29 2025 00:46:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518755241	EDI: DISCOVER	May 29 2025 00:46:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518746178	Email/Text: bankruptcycourts@equifax.com	May 28 2025 21:02:00	Equifax, POB 740241, Atlanta, GA 30374
518746179	^ MEBN	May 28 2025 21:00:29	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
518746180	+ EDI: IRS.COM	May 29 2025 00:46:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518807558	EDI: JEFFERSONCAP.COM	May 29 2025 00:46:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518746182	+ EDI: LENDNGCLUB	May 29 2025 00:46:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2802
520588882	+ EDI: LENDNGCLUB	May 29 2025 00:46:00	Lendingclub Corporation, Dept #34268, PO Box 39000, San Francisco, CA 94139-0001
518833071	Email/Text: mtgbk@shellpointmtg.com	May 28 2025 21:01:00	NewRez LLC d/b/a ShellPoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
518813968	EDI: PRA.COM	May 29 2025 00:46:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518823415	EDI: Q3G.COM	May 29 2025 00:46:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518746185	+ Email/Text: enotifications@santanderconsumerusa.com	May 28 2025 21:02:00	Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3544
518746187	+ EDI: SYNC	May 29 2025 00:46:00	Syncb/PLCC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518746188	+ EDI: SYNC	May 29 2025 00:46:00	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518747416	+ EDI: AISACG.COM	May 29 2025 00:46:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518746189	+ EDI: SYNC	May 29 2025 00:46:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518746190	+ EDI: SYNC	May 29 2025 00:46:00	Synchrony Bank/Climate Select, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518746191	+ EDI: SYNC	May 29 2025 00:46:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518746192	Email/Text: DASPUBREC@transunion.com	May 28 2025 21:01:00	TransUnion, 555 W. Adams Street, Chicago, IL 60661

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518832232	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2025 at the address(es) listed below:

Name	Email Address
Cory Francis Woerner	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwoerner@raslg.com
Denise E. Carlon	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Laura M. Egerman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Rodney Nelson	on behalf of Debtor Carl Savage rodneyknelson9@gmail.com rahafalrehaili@labayenlaw.com
Shauna M Deluca	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing sdeluca@hasbanilight.com hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10